

**Information to identify the case:**

Debtor 1	<b>William J. Testa</b>	Social Security number or ITIN	<b>xxx-xx-2501</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Barbara A. Testa</b>	Social Security number or ITIN	<b>xxx-xx-6765</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>11-26992-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Testa

Barbara A. Testa

10/18/16

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William J. Testa  
 Barbara A. Testa  
 Debtors

Case No. 11-26992-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jbre  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db/jdb  
 cr +William J. Testa, Barbara A. Testa, 3930 Fairfield Avenue, Munhall, PA 15120-3438  
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 r +Northwood Realty Services, 5301 Clairton Blvd., Suite C, Pittsburgh, PA 15236-2768  
 13331454 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13230504 +Borough of Munhall, c/o Donald Fetzko, Esquire, 714 Lebanon Road,  
 West Mifflin, PA 15122-1030  
 13230515 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13230508 County of Allegheny, c/o Jordan Tax Service, P.O. Box 200, Bethel Park, PA 15102-0200  
 13289689 +County of Allegheny, % Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6107  
 13230514 +John Williams, 707 Muldowney Avenue, West Mifflin, PA 15122-1130  
 13230516 +Larry Schamus, 304 Emerson Avenue, Munhall, PA 15120-3174  
 13615885 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 13237535 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 13230518 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13289690 +Pittsburgh Water & Sewer Authority, % Goehring, Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107  
 13230519 +Steel Valley School District, c/o Donald C. Fetzko, Esquire, 714 Lebanon Road,  
 West Mifflin, PA 15122-1030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2016 02:03:07 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: AIS.COM Oct 19 2016 01:48:00 Midland Funding LLC by American InfoSource LP as a,  
 PO Box 4457, Houston, TX 77210-4457  
 cr EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13287381 +EDI: BANKAMER.COM Oct 19 2016 01:49:00 BANK OF AMERICA, N.A., Et al,  
 BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100  
 13230503 +EDI: BANKAMER.COM Oct 19 2016 01:49:00 Bank of America, 450 American Street,  
 Simi Valley, CA 93065-6285  
 13267637 +EDI: BANKAMER2.COM Oct 19 2016 01:48:00 Bank of America, N.A., 475 Crosspoint Pkwy,  
 Getzville, NY 14068-1609  
 13230505 EDI: CAPITALONE.COM Oct 19 2016 01:49:00 Capital One, PO Box 85520,  
 Richmond, VA 23285-5075  
 13230506 +EDI: SEARS.COM Oct 19 2016 01:49:00 Citibank Sears, P.O. Box 6282,  
 Sioux Falls, SD 57117-6282  
 13230507 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 19 2016 02:03:20 Collection Service Center,  
 839 Fifth Avenue, New Kensington, PA 15068-6303  
 13230509 EDI: DISCOVER.COM Oct 19 2016 01:48:00 Discover, P.O. Box 8003, Hilliard, OH 43026  
 13241116 +EDI: TSYS2.COM Oct 19 2016 01:49:00 Department Stores National Bank/Macy's,  
 C/O Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 13237432 EDI: DISCOVER.COM Oct 19 2016 01:48:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13323607 +E-mail/Text: DQNOTICES@BERNSTEINLAW.COM Oct 19 2016 02:03:48 Duquesne Light Company,  
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13312047 EDI: RMSC.COM Oct 19 2016 01:49:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando FL 32896-0661  
 13301189 EDI: RMSC.COM Oct 19 2016 01:49:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 13230510 +EDI: RMSC.COM Oct 19 2016 01:49:00 GE Money Bank, P.O. Box 103104,  
 Roswell, GA 30076-9104  
 13230511 EDI: RMSC.COM Oct 19 2016 01:49:00 GEMB/JC Penneys, PO Box 103126, Roswell, GA 30076  
 13230512 +EDI: RMSC.COM Oct 19 2016 01:49:00 GEMB/Lowes, PO Box 103104, Roswell, GA 30076-9104  
 13620678 E-mail/Text: bankruptcy.bnc@ditech.com Oct 19 2016 02:02:52 Green Tree Servicing, LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 13230513 +EDI: CITICORP.COM Oct 19 2016 01:49:00 Home Depot, P.O. Box 6497,  
 Sioux Falls, SD 57117-6497  
 13230517 +EDI: TSYS2.COM Oct 19 2016 01:49:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
 13538108 EDI: AIS.COM Oct 19 2016 01:48:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457  
 13297009 +EDI: OPHSUBSID.COM Oct 19 2016 01:48:00 OAK HARBOR CAPITAL IV, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13314843 EDI: PRA.COM Oct 19 2016 01:48:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13527192 EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Portfolio Investments II LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,  
 Miami, FL 33131-1605

District/off: 0315-2

User: jbre  
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Oct 18, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13440188 EDI: Q3G.COM Oct 19 2016 01:49:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13527193 EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13242055 +E-mail/Text: bncmail@w-legal.com Oct 19 2016 02:03:24 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13230520 +EDI: WTRRNBNBANK.COM Oct 19 2016 01:49:00 Target, 3701 Wayzata Blvd.,  
Minneapolis, MN 55416-3400

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr BANK OF AMERICA, N.A.  
cr Bank of America, N.A, successor by merger to BAC H  
cr Bank of America, N.A., as Servicer  
cr Duquesne Light Company  
cr Pittsburgh Water & Sewer Authority  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13653298\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)

TOTALS: 6, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Allison F. Wells on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,  
fedphe@hotmail.com; amber.zinski@phelanhallinan.com  
Andrew F Gornall on behalf of Creditor Bank of America, N.A., as Servicer  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com  
Shawn N. Wright on behalf of Joint Debtor Barbara A. Testa shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com; wrightshawn49@gmail.com; wrightshawnecf@gmail.com  
Shawn N. Wright on behalf of Debtor William J. Testa shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com; wrightshawn49@gmail.com; wrightshawnecf@gmail.com  
Stuart P. Winneg on behalf of Creditor Bank of America, N.A, successor by merger to BAC Home  
Loans Servicing, LP fka Countrywide Home Loans Servicing, LP swinneg@udren.com, cblack@udren.com  
TOTAL: 11